

RESOURCE PARTNER NEWSLETTER

January 2009

Reminder

WEBINAR
94X Employment Tax
Returns

Date: January 22, 2009

Time: 1:00 p.m. - 3:00 p.m.

Place: The convenience of
your office or home.

The purpose of this webinar
is to review the new set of
dual-purpose employment
tax forms for making adjust-
ments or claiming refunds.
The new forms will reduce
the burden for employers,
payers and the IRS.

In addition, other hot topics
for 2009 will be discussed.

To register, please contact
Mike Ernandes at
704-344-6588 or
mike.ernandes@sba.gov.
Include your first and name
and e-mail address.

New Feature

Inside the SBA Website
See page 3

Helping small businesses
start, **grow** and **succeed**.



Your Small Business Resource

Survive and Thrive In Tough Economic Times

Small business owners throughout North Carolina are struggling. Everyday, we are hearing from people who've had their credit lines withdrawn, contracts cancelled, and sales disappear. The SBTDC and the Community Colleges are offering workshops throughout the state to provide tips to cut expenses, increase sales, maintain market share and enhance customer service.

Here at SBA, we are working to put together video productions of these tips and recommendations through a "Survive and Thrive" panel discussion. A few panel discussions have been taped and several more are in the works. Providing this alternative to a workshop enables business owners to download and view this production at their convenience. In fact, the Wilmington production has had over 330 viewers in three months. Not bad.

Here is the link to Wilmington's production and other online links for Survive and Thrive. If you are interested in putting together a production for your area, please call Eileen Joyce at 704-344-6787.

1. Taped in the studios of Cape Fear Community College in Wilmington: http://wilmington.granicus.com/MediaPlayer.php?publish_id=276

2. The Charlotte Chamber's 4 part Survive and Thrive was coordinated by the Charlotte SBTDC: http://www.charlottechamber.com/index.php?src=gendocs&ref=SnT_Video_Archive&category=Member%20Info

3. The production in Kannapolis. Click on "small business administration".
<http://www.concordengineering.com/busfocus.aspx>

4. The Winston-Salem Chamber/City of W/S production:
http://winston-salem.granicus.com/MediaPlayer.php?view_id=6&clip_id=470

Active Lender Rankings FY 2009 YTD: October 1, 2008 – December 31, 2008

Lender	7(a) Approvals	Gross 7(a) \$'s	504 Participation Loans	504 Participation \$'s
Superior Financial Group	31	\$ 250,000		
BB&T	30	\$ 7,275,000	2	\$ 849,375
Surrey Bank & Trust	11	\$ 1,505,400		
Bank of Granite	10	\$ 1,132,200		
Self Help Credit Union	9	\$ 517,000		
Banco Popular	8	\$ 2,122,800		
Innovative Bank	8	\$ 210,000		
Wachovia	7	\$ 5,495,400		
PNC	6	\$ 911,800		
Mountain 1st Bank & Trust	5	\$ 496,000	2	\$ 1,083,750
Borrego Springs Bank	4	\$ 170,000		

Certified Development Corps.		
Self-Help Ventures Fund	10	\$ 5,801,000
Avista	4	\$ 1,437,000
BEFCOR	3	\$ 1,586,000

Upcoming Conferences

Aquaculture Conference - Atlantic Beach, NC - January 30 - 31.

The NC Aquaculture Association, the SBTDC, NC State, and NC Dept of Agriculture will be held at the Sheraton Atlantic Beach. Anyone with an interest in fish or shellfish, farming, including prospective growers, researchers, teachers, students or agency persons with jobs related to aquaculture would find this conference beneficial. The conference is also suited for persons who sell goods and services to the aquaculture industry. For agenda and registration go to: www.ncaquaculture.org. Early registration is \$95.

Department of Interior Regional - College Park, GA - February 11.

The first Southeast Regional Vendor Outreach workshop sponsored by the Department of the Interior will be held at the Georgia International Convention Center, College Park, GA. DOI Prime Contractors that are interested in promoting contracting opportunities from small businesses and small businesses that are searching contracting opportunities should attend. This event is limited to the first 500 small businesses. Only one representative will be allowed to attend from each business. In order to attend the match-making event, you must attend and register from the morning session. The match-making event is limited to 15 minutes per session per representative; however, out of the 500 space limitation; only 250 slots would be available for the match-making session. The remaining registrants will need to scheduled individual appointments with the respective Small Business Specialist. After the formal presentation, vendors will also participate in a match-making event from 1:00 a.m. 4:00 p.m. Register at: www.doi.gov/osdbu/registration_new.html.

Reminder: “Small Business Days”

The North Carolina District Office is offering “Small Business Days” at the following chambers. “Small Business Days” will offer chamber members and other small business owners the opportunity to discuss SBA loan programs with an SBA Marketing and Outreach Specialist. The Chamber will schedule the appointments for the business owners.

Location	Day	Hours	Phone Number
Cary	Third Wednesday	10 a.m. - 2 p.m.	919-467-1016
Charlotte	Fourth Tuesday	9 a.m. - 4 p.m.	704-344-6563
Gastonia	Third Tuesday	9 a.m. - 1 p.m.	704-864-2621
Greensboro	First Tuesday	10 a.m. - 2 p.m.	336-510-1234
Hendersonville	Second Tuesday	9 a.m. - 12 p.m.	828-692-1413
Hickory	Second Tuesday	10 a.m. - 2 p.m.	828-328-6000 x224
Mooresville	First Thursday	9 a.m. - 2 p.m.	704-664-3898
Salisbury	Fourth Wednesday	9:30 a.m. - 2 p.m.	704-633-4221

Inside the SBA Website

Each month the newsletter will explore a different area of the SBA website. This month we will look inside the North Carolina SBA website, www.sba.gov/nc. Have you clicked on our page lately?

North Carolina website features:

Spotlight - this area highlights upcoming workshops and events.

Free SBA-IRS Webinar

SBA & EPA Lending Initiative for Truckers

Resources - here you will find the Resource Guide, loan quick reference guide, HUBZone program, veterans resources, government contracting resources and online training courses.

In addition, the right hand side of the page directs you to:

Events calendar - Getting Started Workshop

Counseling and training - SCORE, SBTDC, Women’s Business Centers, USEAC

Financing - Lender listing, Patriot Express Loan Program, Certified Development Companies

Local resources - NC Resource Guide, NC Small Business Center network, Veteran’s Resource page

Also, the front page features the 2008 North Carolina Small Business Persons of the Year. Siblings Wendy Banks and David Van Zee own Carolina Management Team, (CMT) own an industrial paint and protective coating company in western North Carolina. CMT was honored for its staying power, growth, innovative services, response to adversity and contributions to the community. Read their story on growth and contributions to the community. Truly a Success Story!

Email your workshops and events to post on our calendar. Send to: april.gonzalez@sba.gov.

Small Business Watchdog Blog

Blog - A blog (a contraction of the term "Web log") is a web site, usually maintained by an individual with regular entries of commentary, descriptions of events, or other material such as graphics or video. From Wikipedia.

Small Business Watchdog Blog, through the Office of Advocacy, focuses on regulatory issues. Businesses can post their thoughts on the latest small business economic research, point readers to interesting news items, and comment on proposed new rules. Through this media information is spread about the importance of small business to the economic community. Post or leave a comment at: <http://www.weblog.sba.gov/blog-advo>.

Training Activities and Events

Let us help you promote your training activities and seminars. We can post them to our website calendar. Four weeks lead-time is required. E-mail updates to april.gonzalez@sba.gov or call (704) 344-6811.

Quote of the Month

The winners in life think constantly in terms of I can, I will, and I am. Losers, on the other hand, concentrate their waking thoughts on what they should have or would have done, or what they can't do.

- Dennis Waitley

Happy New Year

